

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Todd Allen Willman
 Wendy Sue Willman
 Debtors

Case No. 17-16590-pmm
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: JEGilmore
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db/jdb smg Todd Allen Willman, Wendy Sue Willman, 2945 Westminster Rd, Bethlehem, PA 18017-3300
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 20 2020 03:30:36
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 20 2020 03:30:41 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 20 2020 03:39:15
 Capital One Bank (USA) N.A Cabelas Club Visa by Am, 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 cr +E-mail/Text: mrdiscen@discover.com Mar 20 2020 03:30:21 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 cr E-mail/Text: camanagement@mtb.com Mar 20 2020 03:30:23 M&T Bank, 1100 Wehrle Drive,
 Williamsville, NY 14221
 cr +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2020 03:27:55 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: Manufacturers & Traders Trust Company, 80 Holtz Drive, First Floor,
 Cheektowaga, NY 14225)
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

DOUGLAS J. SMILLIE on behalf of Creditor Manufacturers & Traders Trust Company
 dsmillie@flblaw.com, ccharlton@flblaw.com
 DOUGLAS J. SMILLIE on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com
 KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency
 bkgroup@kmlawgroup.com
 LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
 dmaurer@pkh.com;mgutshall@pkh.com
 LYNN E. FELDMAN on behalf of Debtor Todd Allen Willman feldmanfiling@rcn.com
 LYNN E. FELDMAN on behalf of Joint Debtor Wendy Sue Willman feldmanfiling@rcn.com
 REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency
 bkgroup@kmlawgroup.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecffmail@readingch13.com
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Todd Allen Willman
Wendy Sue Willman

Debtors

PENNSYLVANIA HOUSING FINANCE
AGENCY

Secured Creditor

vs.

Todd Allen Willman
Wendy Sue Willman

Debtors

Scott F. Waterman, Esquire

Trustee

CHAPTER 13

NO. 17-16590 PMM

AMENDED STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$11,867.16** which breaks down as follows;

Post-Petition Payments:	June 2019 to September 2019 at \$1,390.00/month October 2019 to February 2020 at \$1,378.00/month
Suspense Balance:	\$1,019.15
Late Charges:	\$401.31
NSF Fee:	\$35.00
Total Post-Petition Arrears	\$11,867.16

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$11,867.16**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$11,867.16** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due March 1, 2020 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,378.00 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 17, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 2/25/2020

Lynn F. Feldman
Lynn F. Feldman, Esquire
Attorney for Debtor

Date: 2/27/2020

Scott F. Waterman
Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this ____ day of _____, 2020. However, the court retains discretion regarding entry of any further order.

Date: March 19, 2020



Bankruptcy Judge
Patricia M. Mayer